

Saga Breakdown Repair

Your Policy Booklet



SAGA

Breakdown assistance done properly

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Saga Breakdown Repair is underwritten by Acromas Insurance Company Limited, 57-63 Line Wall Road, Gibraltar. Registered number 88716 (Gibraltar). UK branch address: Acromas Insurance Company Limited, Middelburg Square, Folkestone, Kent CT20 1AZ.

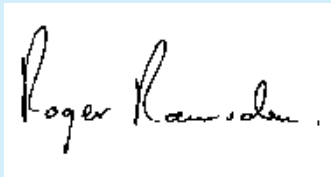
Welcome to Saga Breakdown Repair.

We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your specific needs in mind.

Please read the Policy Booklet carefully, together with your Certificate, to make sure the cover you have chosen is appropriate for you.

I hope that you will find this policy gives you the level of protection you want for your vehicle.

Please keep the enclosed information card in your vehicle to make sure you have all the information you need if you break down.

A handwritten signature in black ink on a white rectangular background. The signature reads "Roger Ramsden" in a cursive script.

Roger Ramsden
Chief Executive

Introduction

The words shown in bold print are defined on page 6.

The contract of insurance between **you** and **us** is made up of:

- the **Policy** Booklet and
- the **Certificate**.

It is based on the information **you** have given **us**. It is not intended that the Contracts (Rights of Third Parties) Act 1999 should give any additional rights under this **policy** to any third party. Any advice leaflet or similar literature **you** receive about this insurance does not form part of **your** contract.

You should read the **Policy** Booklet together with the **Certificate**. Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this **policy** from the date the premium was due.

The cover applies throughout the **United Kingdom**.

We agree to insure **you** according to the terms in this **Policy** Booklet for the cover shown on **your Certificate**. **We** will provide cover for any period of insurance for which **we** have accepted **your** premium.

This **policy** should be read in conjunction with **your** Saga Breakdown Assistance policy.

The law which applies to this contract

Unless **we** have agreed otherwise, this contract will be governed by English law.

Changes to your policy details or cover

It is important that **you** tell **us** of any changes that occur since the insurance started or since the last renewal date. If **you** do not it is possible that a claim will not be covered. Some examples of changes are given below; if **you** are in any doubt whether a change needs to be advised, please contact Customer Services on **0845 366 1605**.

- Change of address
- Change of vehicle.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** renew on a continuous payment method, **we** will automatically renew **your policy** each year using the payment details **you** have given **us**. Please contact **us** prior to **your** renewal date if **you** wish to renew using a different payment method. If **you** currently pay by a continuous payment method but **you** do not want to renew **your policy you** will need to ensure **your** continuous payment method is cancelled.

Important – Personal information

Any personal data **you** provide will be held securely and in accordance with the Data Protection Act 1998. **We** will use **your** personal data for the purpose(s) for which **you** have provided it. **We** may however need to disclose personal data to a third party so that the service **you** requested can be provided. It may also be necessary to transfer it to countries outside the European Economic Area. Where this happens, **we** will endeavour to ensure that any recipient of **your** data will treat it with the same level of protection as **we** would.

Your calls may be monitored and recorded in order that the service may be improved and to help prevent and detect fraud. **We** may check information provided or received and **we** may also undertake credit searches and additional fraud searches.

Your data may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.

It may also be used for marketing, offering renewals, research and statistical purposes and crime prevention. If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** to be able to process their personal data (including any sensitive personal data) and also that **you** have told them who **we** are and what **we** will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, **you** have the right to access and if necessary rectify information held about **you** by formal written application to Saga's Group Data Protection Officer, Enbrook Park, Sandgate, Folkestone, Kent CT20 3SE.

Glossary of terms

We have defined some words and phrases that appear throughout the **policy**. They have the meanings shown next to them and are shown in bold print unless stated otherwise in the relevant section:

Certificate

A record of **your** insurance. Please read the **Certificate** carefully as it sets out the cover **we** will give **you** under this **policy**. (**We** will give **you** a replacement **Certificate** whenever **you** renew the **policy** or if **you** make any changes to the **policy** during the **period of cover**.)

Claims department

The Claims Department, Saga Breakdown Repair, Lambert House, Stockport Road, Cheadle, Cheshire SK8 2DY.

Excess

The first amount of any claim which **you** have to pay. (The **excess** level is shown on **your Certificate**.)

Insured part(s)

The parts as listed on page 7 in the section 'What Saga Breakdown Repair provides'.

Mechanical or electrical failure The sudden and unforeseen breaking or burning out (electrical) of any **insured parts**.

Nominated vehicle

The vehicle **you** have requested to be covered for Saga Breakdown Repair and identified by the registration number shown on **your Certificate**.

Period of cover

The period between the start date of **your** cover and the expiry date shown on **your** current annual **Certificate**.

Policy

This booklet and **your Certificate**, which together form the details of the contract between **you** and **us**.

Policyholder

The person named on **your Certificate**.

United Kingdom

England, Scotland, Wales and Northern Ireland, but excluding the Channel Islands and the Isle of Man.

We, Us, Our

Acromas Insurance Company Limited, which is a company registered with its head office in Gibraltar, No. 88716. Address: 57/63 Line Wall Road, Gibraltar.

Wear and tear

The loss of a component's ability to function exactly as it was designed to by the manufacturer, due solely to time and mileage in operation.

You, Your

The **policyholder** or, in the event of the **policyholder's** death, the **policyholder's** legal personal representatives.

What Saga Breakdown Repair provides

Where appropriate, and provided assistance is available under **your** Saga Breakdown Assistance policy, the service provider will attempt to fix the **nominated vehicle** and the **insured parts** required to fix it will be paid for in accordance with the terms and conditions of the Saga Breakdown Repair **policy** up to a claim limit of £500 (including VAT) per paid claim, subject to £25 **excess** (maximum amount payable per claim £475).

In order for **your** Saga Breakdown Repair to apply, the **nominated vehicle** must:

- a) break down as a result of **mechanical or electrical failure**, and
- b) as a result, be prevented from continuing its journey safely, and
- c) have been attended by the service provider under **your** Saga Breakdown Assistance policy, and
- d) need the repair or replacement of **insured part(s)** to enable the journey to be resumed or, if applicable, commenced.

Insured parts

1. **The engine:** All parts are covered *other than* exhaust systems.
2. **Engine cooling system:** All parts are covered, *other than* in the case of damage or failure due to freezing, corrosion, erosion and blockage.
3. **Fuel system:** All parts are covered, *other than* in the case of damage or failure due to incorrect or contaminated fuel, internal blockage, adjustments and failure to meet current emission legislation.
4. **Clutch:** All parts are covered *other than* worn-out friction surfaces.
5. **Gearbox:** All parts are covered.

6. **Differential and drive line:** All parts are covered.
7. **Steering:** All parts are covered *other than* steering locks, ignition locks and barrels.
8. **Suspension:** All parts are covered *other than* wheels and tyres.
9. **Braking system:** All parts are covered *other than* brake discs, pads, drums and shoes.
10. **Electrical system:** All parts are covered, including vehicle starter batteries, *other than* sun roof motors and mechanisms, folding roof motors and mechanisms, window mechanisms (electrical and mechanical), door lock mechanisms (electrical and mechanical), ignition lock and barrel, lamps, bulbs, faulty connections, speedometer and odometer.
11. Air conditioning compressor but not any other air conditioning components.
12. Front windscreen wiper linkages.

Important notes

Housings and casings: These are covered provided they are damaged by the failure of an **insured part**.

Consumables: The cost of replacing consumables such as oils, filters and antifreeze is only included when the relevant consumable is replaced as part of a repair that is carried out, the cost of which forms part of a valid claim and where replacement is requested at the time authorisation is sought.

We do not cover the following:

1. Any **excess** shown on **your Certificate**;
2. any claim made in relation to a breakdown which occurs within the first 14 days after **your** agreed cover start date;
3. the VAT content of any claim where **you** are VAT registered;
4. mechanical or electrical defects occurring prior to the purchase of this cover;
5. defects **you** knew or ought reasonably to have known about prior to the commencement of the journey on which the **mechanical or electrical failure** occurred;
6. any defects reported to or by the service provider, or Saga appointed garage agent, that are not connected to the initial cause of breakdown;
7. modifications and/or alterations to manufacturer's original specification;
8. any other defects identified by **your** repairing garage not connected to the initial cause of the breakdown;
9. any defects due to the poor maintenance of the **nominated vehicle**, including cambelt failure and any resulting damage, when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations;
10. any defects referred to a garage prior to **our** attendance under **your** Saga Breakdown Assistance policy;
11. **wear and tear**, unless it has caused an **insured part** to suffer a **mechanical or electrical failure**;
12. exhaust systems, wheels and tyres, sunroof motors and mechanisms, lights and bulbs, faulty connections, window mechanisms (mechanical and electrical), air conditioning components, speedometers and odometers, all body parts, locks and keys, steering locks, ignition locks and barrels, all windows, paint, trim, upholstery, cosmetic finishes, folding roof motors, frame and fabric, fuel gauge, brake discs and pads or brake drums and shoes;
13. damage of a non-insured part arising from the **mechanical or electrical failure** of an **insured part**;
14. repairs required due to incorrect or contaminated fuel;
15. routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination and failure to meet current emission legislation;
16. any loss where the odometer has been tampered with, altered or disconnected or failed;
17. cover against the cost of any replacement vehicle hired following a breakdown (cover may be available under **your** Saga Breakdown Assistance policy if the relevant benefit is held);
18. the cost of repairing faults or damage caused by road traffic accidents, frost, freezing, corrosion, erosion, water ingress, theft or vandalism;
19. defects or damage to the extent that these result from the use of the **nominated vehicle** in any sort of competition, rally or racing of any kind;
20. any liability for bodily injury, death, or damage to other persons or other property or any indirect loss of whatsoever nature whether arising directly or indirectly from an incident giving rise to a claim under this cover or otherwise;
21. any loss or damage due to any type of fraud, misuse or any act or omission by **you** which is wilful, unlawful or negligent, including damage caused by continuing to drive the **nominated vehicle** after a fault has developed;
22. damage recoverable under any other warranty or insurance; and the cost of repairs relating to damage caused by **you** or someone else not authorised to carry out a repair;
23. the cost of repairs needed because of design or fault in manufacture; or
24. accidental damage.

General exceptions applicable to all of the policy

1. Where cover is available

Cover is not available for customers who live in the Isle of Man or the Channel Islands. The **nominated vehicle** is covered in the **United Kingdom**.

2. Service limits

Where **you** have been required to pay an additional premium for assistance under the Service Limits provisions of **your** Saga Breakdown Assistance policy this Saga Breakdown Repair **policy** may still be valid. If **we** have refused to provide **you** with breakdown assistance for any reason, this will also apply to **your** Saga Breakdown Repair **policy**.

General conditions applicable to all of the policy

1. What breakdowns does cover apply to?

In order for **your** Saga Breakdown Repair to apply, the **nominated vehicle** must:

- a) break down as a result of **mechanical or electrical failure**, and
- b) as a result, be prevented from continuing its journey safely, and
- c) have been attended by the service provider under **your** Saga Breakdown Assistance policy, and
- d) need the repair or replacement of **insured part(s)** to enable the journey to be resumed or, if applicable, commenced.

2. Vehicle servicing obligations

For the duration of cover the **nominated vehicle** must be serviced in accordance with the manufacturer's recommendations (including as to service intervals). Service and mileage records are taken from the date the vehicle was first nominated for Saga Breakdown Repair. If **you** nominate a vehicle for cover (first nomination), then change the vehicle **you** wish to cover under Saga Breakdown Repair, and then renominate the original vehicle for cover at a later date (second nomination), provided it is still eligible, the service records will be required from the vehicle's first nomination for cover. Only service invoices will be accepted as proof of servicing and such invoices may be required by the **claims department** at the time claims are made. A suitable garage business must carry out servicing. It is **your** responsibility to find out the **nominated vehicle's** servicing requirements and to adhere to them.

3. Vehicles that can be covered under Saga Breakdown Repair

Cover is only available under this **policy** for the following:

A privately registered motor car or three wheeler up to 3,500kg when loaded, excluding kit cars, taxis, private hire vehicles, any vehicles used for hire or reward, any vehicles used in the provision of courier services and any caravan or other trailers. **You** must do all that **you** can and comply with all laws and codes to keep the **nominated vehicle** safe and fit to drive.

A supplementary premium will be payable for eligible vehicles which are:

- 10 years or more old; and/or
- have 100,000 or more recorded miles

when they are covered by this **policy**.

4. Recovery limited to that available under your Saga Breakdown Assistance policy

If a repair at the roadside is not possible, recovery to a garage will only be available in accordance with **your** Saga Breakdown Assistance **policy** entitlement – there is no separate/additional recovery entitlement under Saga Breakdown Repair.

5. Repair authorisation and contract

- a) Repairs should not start until the **claims department** has agreed and has confirmed with **you**, or the repairer, via an authorisation number, that the relevant repairs are covered under **your** Saga Breakdown Repair.

- b) The fact that **we** have dispatched a service provider does not necessarily mean that the repair will be covered by Saga Breakdown Repair; this will be assessed by the **claims department**. Claims will be assessed in line with manufacturer or motor industry standard repair times and retail price guides.
- c) If the **nominated vehicle** requires recovery (in line with **your** Saga Breakdown Assistance policy entitlement), the choice of repairer is **yours** (subject to their being VAT registered) and any repairer appointed, whether direct by **you**, or on **your** behalf, will carry out repair work to **your** instruction and the contract for repair will be between **you** and the relevant repairer.
- d) Any exploratory dismantling charges will only be paid for as part of a valid claim. It is **your** responsibility to agree dismantling with **your** chosen repairer and to pay their charges if, after dismantling, it is reasonably apparent that any defect found is not covered under Saga Breakdown Repair.
- e) If **we** provide a service that it subsequently transpires **you** are not entitled to, **you** may have to pay for the service provided and **we** may also charge an administration fee.
- f) **You** can only hold one Saga Breakdown Repair **policy** per Saga Breakdown Assistance policy.

6. Other drivers

Any person entitled to request assistance from **us** under **your** Saga Breakdown Assistance policy may make a claim on **your** behalf following a breakdown in the **nominated vehicle**. These claims will be taken into account when assessing whether the Saga Breakdown Repair claims limit has been reached.

7. Commencement of cover

Cover commences 14 days after **your** agreed **policy** start date (this means that **you** cannot claim under **your** Saga Breakdown Repair for a breakdown which occurs before day 15) whether **you** are a new or existing Saga Breakdown Assistance **policyholder**.

However, no claims will be paid until **your** payment for the **policy** has been confirmed. Please also see 'General conditions, 8. If **you** change **your** vehicle'.

8. If you change your vehicle

You must let **us** know if **you** change **your nominated vehicle**. Please call **0845 366 1605** to update **your** details. **You** will not be able to make a claim in relation to a breakdown which occurs within 14 days after **you** have notified **us** of the change (which means **you** can only claim for a breakdown which occurs on or after day 15 from the notification of a vehicle change).

If **your** new **nominated vehicle** would have attracted a supplementary premium, had it been the vehicle first nominated for cover (see 'General conditions, 3. Vehicles that can be covered under Saga Breakdown Repair' on page 10), then **we** will be entitled to charge an additional premium to transfer cover.

You can only make a maximum of three changes of **nominated vehicle** in a **period of cover**.

9. Cancellation rights and procedures

This **policy** may be cancelled:

- By **you** contacting **0845 366 1605** within 14 days of receipt of **your policy** documents, and surrendering the **Certificate**. If **you** have not made a claim **we** will refund **your** full premium.
- By **you** at any time by providing seven days' notice in writing which must be accompanied by **your Certificate**.
- By **us** or Saga Services Limited on our behalf, at any time by providing seven days' notice in writing to **you** at **your** last known address. In such event, provided no claims have been made, **we** will refund the pro-rata premium applicable to any unexpired part of the **period of cover** for which a premium has been paid.

Please note that where any claims have been made under this **policy we** will not be able to refund any premiums and all outstanding premiums owed to **us** by **you** will become payable immediately. Also, if **you** amend or cancel **your policy** mid term and have paid by credit card or cheque, **we** will be unable to refund any amounts of £5 or less. Similarly, if **you** make any changes to **your policy** or cancel it mid-term, **we** will only request any charges from **you** if the amount is over £5.

Please note that if **you** cancel **your** Saga Breakdown Assistance policy, this **policy** will be automatically cancelled at the same time and cannot be continued separately.

How to make a claim on your Saga Breakdown Repair

Step 1

If **you** break down, **you** must call for assistance under **your** Saga Breakdown Assistance policy on **0800 068 2196** in order for any subsequent related claim under Saga Breakdown Repair to be considered.

If **you** are unsure what to do at any stage call the Saga Breakdown Repair claims helpline on **0845 307 3434**.

Step 2

Where appropriate, and provided assistance is available under **your** Saga Breakdown Assistance policy, the service provider will attempt to fix the **nominated vehicle**, on production of **your** Saga Breakdown Repair information card, and the **insured parts** required to fix it will be paid for in accordance with the terms and conditions of the Saga Breakdown Repair **policy** (so long as they are eligible **insured parts**). **You** will need to pay the **excess** shown on **your Certificate**.

In some cases **you** may need to pay for the repairs up front and submit a claim at a later date, if this is the case please contact the **claims department**.

Step 3

If the service provider cannot fix the **nominated vehicle** at the scene of the breakdown, it should be taken immediately to a garage of **your** choice, which must be VAT registered. If required, the **nominated vehicle** will be recovered in line with, and to the extent available under, **your** Saga Breakdown Assistance policy entitlement.

Note: VAT will not be reimbursed if **you** are VAT registered.

Important: Please ensure that **you** or the repairer contact the **claims department** before proceeding with repairs, otherwise **you** will need to pay for the repairs up front and submit a claim at a later date.

If **we** have not been given the opportunity, where available, to inspect the **nominated vehicle**, any claim **you** make may not be covered. If **you** are unsure of what to do at any point please contact the **claims department**.

Step 4

The garage **you** have chosen should, with **your** agreement, assess the repair and agree with **you** what work is required to repair the defect that led to the breakdown of the **nominated vehicle**. Once agreed, **you** should ask the garage to contact the garage helpline on **your** behalf on **0845 305 7003** to provide details of the required repair and obtain confirmation of cover before starting work. If the garage does not contact the garage helpline for **you** then **you** must call **0845 307 3434** and the claims adviser will tell **you** what to do next.

At that time the **claims department** will need:

- **your** details
- the vehicle make, model and registration number
- the vehicle's current mileage
- costs of the repair, detailing parts and labour charges.

Depending on the nature of the breakdown, the **claims department** may require evidence of the **nominated vehicle's** service history (for example invoices) from the start date of this **policy**, so it is advisable to ensure that this information is readily accessible.

Step 5

The **claims department** will consider **your** claim and, where appropriate, confirm that the repair is covered under the terms of **your** Saga Breakdown Repair **policy** and arrange to make payment direct on **your** behalf to **your** repairer on completion of the repair. If the repairer will not proceed on this basis, then **you** will need to pay for the repair and send the fully itemised invoice, displaying the authorisation number provided, to the **claims department** for reimbursement.

Please note that reimbursement will be made to the **policyholder**, even if this is not the owner of the **nominated vehicle** concerned.

In most cases the **claims department** should be able to confirm immediately which, if any, of the repairs reported falls within the scope of Saga Breakdown Repair. However, in some circumstances **we** may appoint an independent engineer to inspect the **nominated vehicle** to help **us** to decide whether the claim falls within **your** Saga Breakdown Repair **policy**. Occasionally **we** may ask **you** to provide proof of vehicle ownership.

Claim Limit

This cover is limited to:

- a claim limit of £500 (including VAT) per paid claim, subject to £25 **excess** (maximum amount payable per claim £475); and
- a maximum of five paid claims per **period of cover**.

Useful information – to be read in conjunction with your policy information

Your most frequently asked questions answered...

Do I have to keep my car regularly serviced?

Yes. Once you have nominated a vehicle for Saga Breakdown Repair then you will need to keep it serviced in accordance with the manufacturer's recommendations.

Servicing must be done by a suitable garage business e.g. not a neighbour, friend or family member but a garage trading business with garage premises. You may be asked to produce evidence of servicing when you make a claim so be sure to retain your receipts and invoices.

Can I claim straightaway?

No. You will not be able to claim on your Saga Breakdown Repair policy for insured parts or repairs needed to rectify a breakdown which occurs during the first 14 days after your agreed policy start date. After that cover will apply.

If you change your vehicle, you will also not be able to claim for 14 days after notifying the change so do ensure that you notify us promptly when you purchase a replacement vehicle to ensure that the new vehicle is covered as soon as possible.

What do I do if I change my vehicle?

You can easily update your policy to cover your replacement vehicle (please check eligibility requirements for your new vehicle under 'General conditions, 3. Vehicles that can be covered under Saga Breakdown Repair'). All you need to do is call us on **0845 366 1605**. Your vehicle cannot be changed more than

three times in a policy year. You will not be able to make a claim in relation to a breakdown occurring within 14 days of the date on which you notify the vehicle change (see 'General conditions, 8. If You change your vehicle').

Are all my vehicles covered?

No. Our policy only offers cover for the main vehicle on your Saga Breakdown Assistance policy, identified on your certificate, and not to any additional vehicles you may have covered.

What do I have to pay?

You will need to pay the policy excess shown on your Certificate.

Who can I talk to if I still have questions?

If you have any further queries then please call customer services on **0845 366 1605**.

Customer service

Our customer service commitment to you

Saga aims to provide you with high levels of service at all times. However, there may be times when you feel that our service has fallen below the standard you expect. If this is the case and you want to complain, we will do our best to try and resolve the situation.

Whether you are telephoning or writing, please remember to quote your name, address, vehicle registration number and policy number as it will help us deal with your enquiry or complaint quickly.

If you have a query or complaint about your Saga Breakdown Repair policy, please contact Customer Services on **0845 366 1605**. If you have a complaint about a claim, please call Saga Breakdown Repair on **0845 307 3434**. If this does not resolve your complaint, please follow the procedures listed below.

If you have a specific complaint relating to the sale or administration of your policy, premium changes or other technical insurance matters, you should contact:

Customer Relations Department

Saga Services Limited

Middelburg Square

Folkestone, Kent CT20 1AZ

Telephone: **01303 771160**

Fax: **01303 771347**

E-mail: services.customer-relations@saga.co.uk

If you are still dissatisfied you should write to:

Chief Operating Officer

Saga Services Limited

Middelburg Square

Folkestone, Kent CT20 1AZ

If you have a specific complaint relating to claims mismanagement, you should contact:

Saga Breakdown Repair

Lambert House

Stockport Road

Cheadle

Cheshire SK8 2DY

Telephone: **0845 307 3434**

If you are still dissatisfied you should write to:

The Manager

Acromas Insurance Company Limited

Fanum House

Basingstoke

Hampshire RG21 4EA

If you are not satisfied with the response you receive, you can ask the Financial Ombudsman Service to review your case. The Financial Ombudsman Service resolves disputes in an independent and fair way.

You can contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: **0300 123 9123**

Important note

The Financial Ombudsman Service will only consider your complaint if you have already given us the opportunity to resolve the matter. However, if we have not provided a final response within eight weeks you can refer your complaint straight to the Financial Ombudsman Service.

If you follow this complaint procedure, it does not affect your legal rights.

Future underwriter changes

Your Saga Breakdown Repair policy is currently provided and underwritten by Acromas Insurance Company Limited as part of an agreement between Saga Services Limited and Acromas Insurance Company Limited. At some time in the future Saga Services Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you breakdown repair to replace your current policy. If this is the case, Saga Services Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. You hereby authorise Saga to transfer any personal data to a new provider, including data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling **0845 366 1605**.

Notes

Notes

Helplines

For Saga Breakdown Repair Claims

Claims helpline 0845 307 3434
Garage helpline 0845 305 7003

Monday to Friday 9am-6pm, Saturday 9am-1pm. Closed Sundays and Bank Holidays.

For UK breakdown assistance

Helpline 0800 068 2196

24 hours a day, seven days a week. Calls from mobiles may incur charges.

For questions about your breakdown policy

Customer service 0845 366 1605

Monday to Friday 8.30am-5.30pm, Saturday 8.30am-1pm.

If you have a hearing or speech impairment, you can also contact us by e-mailing dda@saga.co.uk

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